All of us at MUFG are working together to deliver quality that exceeds customer expectations. Doing so requires staying on top of customers’ diversified needs, opinions, and requests to change our products and services for the better.

Developing and Improving Products and Services based on Society Needs and the Voice of Customers

■ Products that address Japan’s demographic issues
MUFG is developing new products to address challenges related to Japan’s low birthrate and longevity.

- **Zutto Anshin Trust**, *1 which, in the event of the customer’s passing, allows the bereaved family to easily receive money without burdensome inheritance paperwork;
- **Educational Fund Gift Trust** (*Magoyorokobu*), *2 which takes advantage of a tax exemption on monetary gifts to grandchildren and other family members for education purposes;
- **Okuru Shiawase Trust** which substitutes for the annual paperwork needed to make gifts to family members while the customer is living.

*1 Zutto Anshin Trust received first place in 2012 Nikkei Superior Products and Services Awards Nikkei Veritas Award for Excellence
*2 Educational Fund Gift Trust received first place in 2013 Nikkei Superior Products and Services Awards Nikkei Veritas Award for Excellence

■ Improving products and services based on the voice of customers
MUFG takes the comments and requests it receives from customers—in all its various forms—seriously, using such feedback to enhance products and services.

Business Link Shobai Hanjo, a large-scale business matching conference launched in 2005, is one example of an initiative we started based on requests from our corporate customers. At our 11th conference held in Osaka in February 2014, approximately 3,200 companies—an all-time record—engaged in some 7,100 business-matching negotiations.

Group companies are always working to improve the satisfaction of our individual customers as well. Recent examples include the addition of new functionality to our smartphone app, website notifications on loan consultation desk availability (BTMU), improvements to our Nippon Individual Savings Accounts (NISA) online trading interface (Mitsubishi UFJ Morgan Stanley Securities: MUMSS), and expansion to 24-hour Web services for DC Card customers (Mitsubishi UFJ NICOS: MUN).

Efforts to Improve Customer Satisfaction

To exceed the expectations of our customers, we think and act with customers first in mind.
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**Developing and Improving Products and Services based on Society Needs and the Voice of Customers**

- **Products that address Japan’s demographic issues**

MUFG is developing new products to address challenges related to Japan’s low birthrate and longevity.

Mitsubishi UFJ Trust and Banking (MUTB) currently provides three asset succession products that draw on the benefits of a trust. *Zutto Anshin Trust,*¹ which, in the event of the customer’s passing, allows the bereaved family to easily receive money without burdensome inheritance paperwork; *Educational Fund Gift Trust (Magyorokobu),*² which takes advantage of a tax exemption on monetary gifts to grandchildren and other family members for education purposes; and *Okuru Shiawase Trust* which substitutes for the annual paperwork needed to make gifts to family members while the customer is living. Zutto Anshin Trust and Educational Fund Gift Trust are also offered by the Bank of Tokyo-Mitsubishi UFJ (BTMU) to meet a wider range of customer needs.

MUFG will continue to leverage its group network and product resources to improve customer satisfaction.

- **Improving products and services based on the voice of customers**

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Large-scale business conferences “Business Link Shobai Hanjo”
Ongoing Efforts to Share the Voice of Customers and Use It to Improve Products and Services

Developing a better feedback processing system

We treat customer feedback as a valuable asset. BTMU, MUTB, MUMSS, MUN, and ACOM collectively gather more than 280,000 comments and requests every year (see Note). Received in person at local branch offices, over the phone, via email, and through various other means, these inputs are analyzed and used to make important improvements. MUFG monitors these efforts and strives to make continuous improvements to its processing system.

We also ask customers to fill out questionnaires (customer satisfaction surveys) to determine whether our activities are meeting their expectations.

Group companies conduct similar surveys for corporate customers as well.

Note: Data from April 1, 2013 to March 31, 2014

Improving the quality of products and services from the customer’s perspective

To build enduring relationships of trust with customers, all MUFG companies strive to manage and improve quality in every business process—from planning and development to delivery and after-sales servicing of products and services. BTMU, MUTB, MUMSS, MUN, and ACOM all use a four-point checklist to confirm that adequate measures are being taken to consider the customer’s perspective in the planning and development of new products and services.

Employees at both the head offices and local branch offices are always cognizant of the effect their daily work activities have on the customer’s evaluation of the company, and therefore strive to provide products and services that exceed their expectations.

Customer Satisfaction Survey Results
(conducted Oct. and Dec. 2013)

<table>
<thead>
<tr>
<th>BG</th>
<th>Satisfied</th>
<th>Somewhat satisfied</th>
<th>Neutral</th>
<th>Somewhat dissatisfied</th>
<th>Dissatis/f.s / No response</th>
</tr>
</thead>
<tbody>
<tr>
<td>BTMU</td>
<td>34.4%</td>
<td>32.6%</td>
<td>27.1%</td>
<td>3.7%</td>
<td>2.2%</td>
</tr>
<tr>
<td>MUTB</td>
<td>25.8%</td>
<td>42.4%</td>
<td>27.0%</td>
<td>3.5%</td>
<td>1.3%</td>
</tr>
<tr>
<td>MUMSS</td>
<td>25.2%</td>
<td>38.7%</td>
<td>22.8%</td>
<td>4.3%</td>
<td>0.0%</td>
</tr>
<tr>
<td>MUN</td>
<td>17.3%</td>
<td>47.7%</td>
<td>28.8%</td>
<td>4.8%</td>
<td>1.6%</td>
</tr>
</tbody>
</table>

BTMU Corporate Customer Satisfaction Survey
(conducted May and Jun. 2014)

Customer evaluation of BTMU’s performance on four top priority challenges

<table>
<thead>
<tr>
<th>Improvement area</th>
<th>Satisfied</th>
<th>Somewhat satisfied</th>
<th>Neutral</th>
<th>Somewhat dissatisfied</th>
<th>Dissatisfied / No response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Development of new sales</td>
<td>17.3%</td>
<td>28.3%</td>
<td>41.5%</td>
<td>8.0%</td>
<td>9.9%</td>
</tr>
<tr>
<td>Risk reduction for interest rate and other financial risks</td>
<td>19.7%</td>
<td>25.7%</td>
<td>41.4%</td>
<td>7.6%</td>
<td>5.7%</td>
</tr>
<tr>
<td>Efficiency of domestic settlements</td>
<td>19.4%</td>
<td>25.8%</td>
<td>45.7%</td>
<td>4.4%</td>
<td>4.6%</td>
</tr>
<tr>
<td>Cost reductions</td>
<td>10.6%</td>
<td>14.2%</td>
<td>59.2%</td>
<td>7.8%</td>
<td>8.1%</td>
</tr>
</tbody>
</table>

(Total may not equal 100% due to rounding)
Maintaining Customer Trust through Employee Training and Reskilling

Training and education for MUFG employees are focused on application of our customer-first principles. In our MUFG Values Talk workshops, young staff discuss and develop an awareness of various topics related to our Corporate Vision of becoming the world’s most trusted financial group, such as what MUFG and its employees need to do to attract and retain customers, and what they should aspire to ten years in the future.

Each group company also works to improve customer satisfaction (CS) by training employees to acquire better communication skills, in addition to professional expertise. Examples include customer consultation training (BTMU), a retail banking education program (MUTB), quality improvement training for call center staff (MUMSS), and a CS promotion contest where participants practice and present role-playing skits (ACOM).

All of us at MUFG approach our daily work with the hope of serving and exceeding the expectations of our customers. We remain committed to building enduring relationships with customers through sincere communication.

Treating Customer Satisfaction as a Senior-Management Priority

At MUFG, directors, chief executives, and group company representatives regularly convene meetings of the MUFG CSR Committee and Customer Complaint Monitoring Meeting to stay on top of customer evaluations and discuss how to improve CS as a managerial priority.

Haruno Sato
East Japan Call Center Mitsubishi UFJ NICOS

When taking calls from customers, I do my best to understand their problem, ask what they want in clear terms, and explain the solution. It’s always satisfying to receive a “thank you” from customers. Customers are especially happy, for example, when I explain step-by-step processing involved between using a credit card and receiving a statement. I also found it rewarding when the head office adopted the service improvement plan my team and I developed based on customer opinion.